

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

CASE NO. 15-22078-CMB

Karen L. McCaffrey,  
Debtor(s).

Chapter 13

Related to Doc. No. 65

Ronda J. Winnecour, Chapter 13 Trustee,  
Movant,

v.

Federal National Mortgage Association  
("Fannie Mae"), creditor c/o Seterus,  
Inc,

Respondent(s).

**CONSENT ORDER OF COURT SETTling TRUSTEE'S OBJECTION TO NOTICE  
OF POST-PETITION MORTGAGE FEES, EXPENSES, AND CHARGES**

WHEREAS, the above captioned Respondent filed on March 8, 2016, a Notice of Post-Petition Mortgage Fees, Expenses, and Charges (at Claim No. 8) claiming the cumulative amount of \$695 in fees, expenses and charges;

WHEREAS, RONDA J. WINNECOUR, Chapter 13 Trustee ("Trustee") filed an objection, at Doc. No. 65, to the Notice;

WHEREAS, the Respondent filed a response contending that the charges are legitimate at least in part;

WHEREAS, the Parties have agreed to settle the Objection to avoid further costs and expenses of litigating the legitimacy of the charges;

NOW THEREFORE, the Parties agree as follows:

(1) Respondent shall be allowed a claim for post-petition mortgage fees, expenses, and charges in the amount of \$500 ("Allowed Amount"). This Allowed Amount covers all mortgage fees, expenses, and charges, including legal fees (including drafting, hearing appearances, etc), that were incurred (meaning goods or services were provided), whether or not the fees, expenses or charges were billed to the Respondent, on or before January 12, 2017.

(2) All other post-petition fees, expenses, and charges, set forth in the filed Notice or otherwise outstanding in excess of the Allowed Amount, are disallowed.

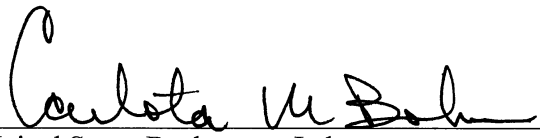
(3) Respondent is to provide Trustee with proof that the Debtor Mortgagor's records have been adjusted to remove all disallowed charges no later than 60 days from the date of this

Order. The proof must include a notarized affidavit by a corporate officer reflecting that the charges have been removed as well as full and comprehensible loan history from the date the Bankruptcy case was filed.

(4) Respondent shall not assess additional fees, expenses or charges for defending the objection or for compliance with this Order.

So Ordered, this 17th day of January, 2017.

BY THE COURT:

  
United States Bankruptcy Judge

Consented to:

/s/ Jeniece D. Davis  
Jeniece D. Davis, Esquire  
Martha E. Von Rosenstiel  
649 South Avenue  
Secane, PA 19018  
Attorney I.D. # 208967  
610-328-2887 x 16  
**Attorney for Respondent**

FILED  
1/17/17 4:47 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

By: /s/ Owen Katz  
Owen Katz,  
Office of the Chapter 13 Trustee  
US Steel Tower, Suite 3250  
600 Grant Street  
Pittsburgh, PA 15219  
(412) 471-5566 x3124  
Email: okatz@chapter13trusteewdpa.com  
**Attorney for Movant**

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Karen L. McCaffrey  
Debtor

Case No. 15-22078-CMB  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: kthe  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jan 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2017.

db +Karen L. McCaffrey, 5147 Janie Drive, Pittsburgh, PA 15227-3619

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 19, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PROF-2013-S3 Legal Title Trust II, by U.S. Bank National Association, as Legal Title Trustee bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Borough of Baldwin jhunt@grblaw.com, cnoroski@grblaw.com  
Jeffrey S. Golembiewski on behalf of Debtor Karen L. McCaffrey jgolembiewski@yahoo.com, denisegole@yahoo.com  
Jeniece D. Davis on behalf of Creditor Federal National Mortgage Association jeniece@mvrlaw.com, bonnie@mvrlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtdrive.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 8